

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JESSICA N. CYPHERT

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-20912

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/09/2018 and confirmed on 5/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		137,165.91
Less Refunds to Debtor	7,970.16	
TOTAL AMOUNT OF PLAN FUND		129,195.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,550.00	
Trustee Fee	6,105.29	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,655.29

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	78,617.92	0.00	78,617.92
	Acct: 1779				
	MIDFIRST BANK SSB*	0.00	6,974.52	0.00	6,974.52
	Acct: 1779				
	MIDFIRST BANK SSB*	0.00	1,743.63	0.00	1,743.63
	Acct: 1779				
	MIDFIRST BANK SSB*	11,556.00	0.00	0.00	0.00
	Acct: 1779				
	PERITUS PORTFOLIO SERVICES*	22,157.19	22,157.19	3,392.32	25,549.51
	Acct: 9033				
					112,885.58

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JESSICA N. CYPHERT	0.00	0.00	0.00	0.00
	Acct:				
	JESSICA N. CYPHERT	2,200.00	2,200.00	0.00	0.00
	Acct:				
	JESSICA N. CYPHERT	5,770.16	5,770.16	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	4,000.00	4,000.00	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	550.00	550.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/23				
	PEOPLES NATURAL GAS CO LLC*	0.00	5,654.88	0.00	5,654.88
	Acct: 4800				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 1779				
					5,654.88

Unsecured					
	AMERICOLLECT	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	2,724.74	0.00	0.00	0.00

18-20912

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 9405					
LVNV FUNDING LLC, ASSIGNEE		1,268.08	0.00	0.00	0.00
Acct: 7773					
PEOPLES NATURAL GAS CO LLC*		1,046.46	0.00	0.00	0.00
Acct: 9520					
VERIZON BY AMERICAN INFOSOURCE LP		200.26	0.00	0.00	0.00
Acct: 0001					
MERRICK BANK		611.10	0.00	0.00	0.00
Acct: 1880					
US DEPARTMENT OF EDUCATION		44,443.61	0.00	0.00	0.00
Acct: 6280					
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
Acct:					
PEOPLES NATURAL GAS CO LLC*		0.00	0.00	0.00	0.00
Acct:					
ALDRIDGE PITE LLC		0.00	0.00	0.00	0.00
Acct:					
*** NONE ***					

TOTAL PAID TO CREDITORS 118,540.46

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 33,713.19  
UNSECURED 50,294.25

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JESSICA N. CYPHERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20912

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jessica N. Cyphert  
Debtor

Case No. 18-20912-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Nov 27, 2023

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:**

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
14789360	+ Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
14789363	+ Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14789359	Email/Text: ebn@americollect.com	Nov 28 2023 00:28:00	Americollect, PO Box 1690, Manitowoc, WI 54221
14849344	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 28 2023 00:27:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14789361	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2023 00:42:11	Capital One, PO Box 85520, Richmond, VA 23285-5075
14789362	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 28 2023 00:31:33	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14789364	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 28 2023 00:27:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14811102	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 28 2023 00:27:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14789365	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 28 2023 00:28:00	Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14832838	Email/PDF: resurgentbknottifications@resurgent.com	Nov 28 2023 00:31:24	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832837	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 28 2023 00:31:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14789366	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 28 2023 00:31:32	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14905224	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 28 2023 00:31:32	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14828462	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 28 2023 00:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15318934	Email/Text: peritus@ebn.phinsolutions.com	Nov 28 2023 00:28:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14808833	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2023 00:27:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Nov 27, 2023

Form ID: pdf900

Total Noticed: 21

14789367	+ Email/Text: electronicbkydocs@nelnet.net	Nov 28 2023 00:28:00	PA 15233-1828 U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
14820764	Email/Text: electronicbkydocs@nelnet.net	Nov 28 2023 00:28:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
15616937	+ Email/Text: electronicbkydocs@nelnet.net	Nov 28 2023 00:28:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14827018	Email/PDF: ebn_ais@aisinfo.com	Nov 28 2023 00:55:19	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Nov 27, 2023

Form ID: pdf900

Total Noticed: 21

TOTAL: 6